

# *Conservation Employees' Benefits Plan Trust Fund*

## 2011 Medical Insurance Premium Rate Structure

### **\$750 Deductible**

	<b>Member Premium 2010</b>	<b>Member Premium 2011</b>	<b>MDC Contribution</b>	<b>Total Premium</b>
<b>Active</b>				
Employee	\$127.46	\$139.58	\$296.61	\$436.19
Employee + Spouse	N/A	\$279.16	\$593.22	\$872.38
Employee + Child(ren)	N/A	\$265.20	\$563.56	\$828.76
Employee + Family	\$257.99	\$300.10	\$637.71	\$937.81
<b>Retiree</b>				
Retiree - w/o Medicare	\$357.65	\$391.66	\$210.90	\$602.56
Retiree - w. Medicare	\$147.01	\$161.06	\$86.73	\$247.79
Retiree + Family - w/o Medicare	\$619.48	\$678.39	\$365.28	\$1,043.67
Retiree + Family - w. Medicare	\$239.15	\$261.89	\$141.02	\$402.91
1 over/1 under	\$362.62	\$431.59	\$232.40	\$663.99
<b>VPRP FY09-10</b>				
Retiree - w/o Medicare	\$100.96	\$100.96	\$501.60	\$602.56
Retiree - w. Medicare	\$41.50	\$41.50	\$206.29	\$247.79
Retiree + Family w/o Medicare	\$174.87	\$174.87	\$868.80	\$1,043.67
Retiree + Family w. Medicare	\$67.51	\$67.51	\$335.40	\$402.91
1 over/1 under	\$94.56	\$94.56	\$569.43	\$663.99
<b>VPRP FY11</b>				
Retiree - w/o Medicare	\$110.05	\$110.05	\$492.51	\$602.56
Retiree - w. Medicare	\$45.23	\$45.23	\$202.56	\$247.79
Retiree + Family - w/o Medicare	\$190.61	\$190.61	\$853.06	\$1,043.67
Retiree + Family - w. Medicare	\$73.58	\$73.58	\$329.33	\$402.91
Retiree: 1 over/1 under	\$111.58	\$111.58	\$552.41	\$663.99
<b>COBRA</b>				
Member	\$406.27	\$444.91	\$0.00	\$444.91
Member + Spouse	N/A	\$889.83	\$0.00	\$889.83
Member + Child(ren)	N/A	\$845.34	\$0.00	\$845.34
Member + Family	\$822.33	\$956.57	\$0.00	\$956.57
Retired Member w/o Medicare	\$561.23	\$614.61	\$0.00	\$614.61
Retired Member w. Medicare	\$230.69	\$252.75	\$0.00	\$252.75
Retired Member + Family w/o Medicare	\$972.10	\$1,064.54	\$0.00	\$1,064.54
Retired Member + Family w. Medicare	\$372.28	\$410.97	\$0.00	\$410.97
Retired Member 1 over/1 under	\$569.04	\$677.27	\$0.00	\$677.27

(OVER)

# *Conservation Employees' Benefits Plan Trust Fund*

## 2011 Medical Insurance Premium Rate Structure

**\$1,250 Deductible**

	<b>Member Premium 2010</b>	<b>Member Premium 2011</b>	<b>MDC Contribution</b>	<b>Total Premium</b>
<b>Active</b>				
Employee	\$104.20	\$114.10	\$242.50	\$356.60
Employee + Spouse	N/A	\$228.22	\$484.97	\$713.19
Employee + Child(ren)	N/A	\$216.80	\$460.74	\$677.54
Employee + Family	\$211.41	\$245.34	\$521.34	\$766.68
<b>Retiree</b>				
Retiree - w/o Medicare	\$324.35	\$355.19	\$191.26	\$546.45
Retiree - w. Medicare	\$118.40	\$129.66	\$69.81	\$199.47
Retiree + Family - w/o Medicare	\$555.44	\$608.26	\$327.52	\$935.78
Retiree + Family - w. Medicare	\$182.95	\$200.35	\$107.88	\$308.23
1 over/1 under	\$299.04	\$355.91	\$191.65	\$547.56
<b>VPRP FY09-10</b>				
Retiree - w/o Medicare	\$91.56	\$91.56	\$454.89	\$546.45
Retiree - w. Medicare	\$33.42	\$33.42	\$166.05	\$199.47
Retiree + Family w/o Medicare	\$156.79	\$156.79	\$778.99	\$935.78
Retiree + Family w. Medicare	\$51.64	\$51.64	\$256.59	\$308.23
1 over/1 under	\$77.98	\$77.98	\$469.58	\$547.56
<b>VPRP FY11</b>				
Retiree - w/o Medicare	\$99.80	\$99.80	\$446.65	\$546.45
Retiree - w. Medicare	\$36.43	\$36.43	\$163.04	\$199.47
Retiree + Family - w/o Medicare	\$170.90	\$170.90	\$764.88	\$935.78
Retiree + Family - w. Medicare	\$56.29	\$56.29	\$251.94	\$308.23
Retiree: 1 over/1 under	\$92.01	\$92.01	\$455.55	\$547.56
<b>COBRA</b>				
Member	\$332.14	\$363.73	\$0.00	\$363.73
Member + Spouse	N/A	\$727.45	\$0.00	\$727.45
Member + Child(ren)	N/A	\$691.09	\$0.00	\$691.09
Member + Family	\$673.87	\$782.01	\$0.00	\$782.01
Retired Member w/o Medicare	\$508.98	\$557.38	\$0.00	\$557.38
Retired Member w. Medicare	\$185.79	\$203.46	\$0.00	\$203.46
Retired Member + Family w/o Medicare	\$871.61	\$954.50	\$0.00	\$954.50
Retired Member + Family w. Medicare	\$287.09	\$314.39	\$0.00	\$314.39
Retired Member 1 over/1 under	\$469.26	\$558.51	\$0.00	\$558.51